

## MIDDLE DISTRICT OF FLORIDA

TAMPA DIVISION

FILED VIA MAIL

IN RE:

Debtor(s) Alfonso Amelio

SEP 9 2024

CASE NO.: 24-BK-05039-CED

Clerk, U.S. Bankruptcy Court  
Middle District of Florida  
Tampa Division

## CHAPTER 13 PLAN

**A. NOTICES.**

Debtor must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as "Not Included," if both boxes are checked, or if neither box is checked, the provision will be ineffective if set out later in the Plan.

A limit on the amount of a secured claim based on a valuation which may result in a partial payment or no payment at all to the secured creditor. See Sections C.5(d) and (e). A separate motion will be filed.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest under 11 U.S.C. § 522(f). A separate motion will be filed. See Section C.5(e).	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
Nonstandard provisions, set out in Section E.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
THIS AMENDED PLAN PROVIDES FOR PAYMENTS TO CREDITOR/LESSOR [PLEASE ENTER NAME TO THE RIGHT] TO BE INCLUDED IN PLAN PAYMENTS; THE AUTOMATIC STAY IS REINSTATED AS TO THIS CREDITOR.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included

**NOTICE TO DEBTOR: IF YOU ELECT TO MAKE DIRECT PAYMENTS TO A SECURED CREDITOR UNDER SECTION C.5(i) OF THIS PLAN, TO SURRENDER THE SECURED CREDITOR'S COLLATERAL UNDER SECTION C.5(j), TO NOT MAKE PAYMENTS TO THE SECURED CREDITOR UNDER SECTION C.5(k), OR IF PAYMENTS TO A SECURED CREDITOR ARE NOT SPECIFICALLY INCLUDED IN THE PLAN PAYMENTS, THE AUTOMATIC STAY DOES NOT APPLY, AND THE CREDITOR MAY TAKE ACTION TO FORECLOSE OR REPOSSESS THE COLLATERAL.**

**SECURED CREDITORS INCLUDE THE HOLDERS OF MORTGAGE LOANS, CAR LOANS, AND OTHER LOANS FOR WHICH THE SECURED CREDITOR HAS A SECURITY INTEREST IN PERSONAL OR REAL PROPERTY COLLATERAL.**

**B. MONTHLY PLAN PAYMENTS.**

Plan payments ("Plan Payments") include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make Plan Payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payments under the Plan and may cause an increased distribution to the unsecured class of creditors

1. \$102.33 from months 1 through 60 ;

**C. PROPOSED DISTRIBUTIONS.** Page 2 of 13**1. ADMINISTRATIVE ATTORNEY'S FEES.**

<b>Base Fee</b>	<u>\$0.00</u>	<b>Total Paid Prepetition</b>	<u>\$0.00</u>	<b>Balance Due</b>	<u>\$0.00</u>
<b>MMM Fee</b>	<u>\$0.00</u>	<b>Total Paid Prepetition</b>	<u>\$0.00</u>	<b>Balance Due</b>	<u>\$0.00</u>
<b>Estimated Monitoring Fee at</b>	<u>\$0.00</u>	<b>per Month.</b>			
<b>Attorney's Fees Payable Through Plan at</b>	<u>\$0.00</u>	<b>Monthly (subject to adjustment).</b>			

☐ NONE  
Disputed**2. DOMESTIC SUPPORT OBLIGATIONS (as defined in 11 U.S.C. §101(14A)).**☐ NONE**3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).**

**4. TRUSTEE FEES.** From each Plan Payment received from Debtor, the Trustee shall receive a fee, the percentage of which is fixed periodically by the United States Trustee.

**5. SECURED CLAIMS.** Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments. The Trustee shall disburse adequate protection payments to secured creditors prior to confirmation, as soon as practicable, if the Plan provides for payment to the secured creditor, the secured creditor has filed a proof of claim, or Debtor or Trustee has filed a proof of claim for the secured creditor under 11 U.S.C. § 501(c), and no objection to the claim is pending. If Debtor's Plan Payments are timely paid, payments to secured creditors under the Plan shall be deemed contractually paid on time.

☐ NONE

**(a) Claims Secured by Debtor's Principal Residence that Debtor Intends to Retain - Mortgage, HOA and Condominium Association Assessments, and Arrears, if any, Paid Through the Plan Under 11 U.S.C. § 1322(b)(5).** Debtor will cure prepetition arrearages and maintain regular monthly postpetition payments on the following claims secured by Debtor's principal residence. Under 11 U.S.C. § 1328(a)(1), Debtor will not receive a discharge of personal liability on these claims.

Postpetition mortgage payments must be included in the Plan Payments. Mortgage payments are due on the first payment due date after the case is filed and continue monthly thereafter. The amount of postpetition mortgage payments may be adjusted as provided for under the loan documents. Postpetition ongoing homeowner's association and condominium association assessments may be included in the Plan or may be paid direct. If Debtor intends to pay postpetition assessments through the Plan, list the Regular Monthly Payment. If Debtor intends to pay postpetition assessments direct, state "Direct" in the Regular Monthly Payment column.

☐ NONE

(b) **Claims Secured by Other Real Property that Debtor Intends to Retain - Mortgage, HOA and Condominium Association Assessments, and Arrears, if any, Paid Through the Plan Under 11 U.S.C. § 1322(b)(5).** Debtor will cure prepetition arrearages and maintain regular monthly postpetition payments on the following claims secured by Debtor's real property. Under 11 U.S.C. § 1328(a)(1), Debtor will not receive a discharge of personal liability on these claims.

Postpetition mortgage payments must be included in the Plan Payments. Mortgage payments are due on the first payment due date after the case is filed and continue monthly thereafter. The amount of postpetition mortgage payments may be adjusted as provided for under the loan documents. Postpetition ongoing homeowner's association and condominium association assessments may be included in the Plan or may be paid direct. If Debtor intends to pay postpetition assessments through the Plan, list the Regular Monthly Payment. If Debtor intends to pay postpetition assessments direct, state "Direct" in the Regular Monthly Payment column.

	Last Four Digits of Acct. No.	Creditor	Collateral Address	Regular Monthly Payment	Gap Payment	Arrears
1.			17 Grant St	Unknown	\$0.00	Unknown
2.			3226 Schley Ave	Unknown	\$0.00	Unknown
3.		Option One Mortgage Quicken Loans	3228 Schley Ave	Unknown	\$0.00	Unknown
4.		First Horizon Home Loans	2610 Miles Ave	Unknown	\$0.00	Unknown
5.		American Mortgage	410 Monroe St	Unknown	\$0.00	Unknown
6.			42 Slusser Ave	Unknown	\$0.00	Unknown
7.			4915 Clinton Rd	Unknown	\$0.00	Unknown
8.			9 Radtke Rd	Unknown	\$0.00	Unknown
9.		Countrywide Home Loans	100 Denniston St #47	Unknown	\$0.00	Unknown

	Last Four Digits of Acct. No.	Creditor	Collateral Address	Regular Monthly Payment	Gap Payment	Arrears
10.		First Horizon Home Loan	72 Winteron Road	Unknown	\$0.00	Unknown
11.			11 Academy Ave	Unknown	\$0.00	Unknown
12.			13 Academy Ave	Unknown	\$0.00	Unknown
13.			15 Academy Ave	Unknown	\$0.00	Unknown
14.			17 Academy Ave	Unknown	\$0.00	Unknown
15.			19 Academy Ave	Unknown	\$0.00	Unknown
16.			814 Washington St #2	Unknown	\$0.00	Unknown
17.			814 Washington St #5	Unknown	\$0.00	Unknown
18.			100 Denniston St #2	Unknown	\$0.00	Unknown

	Last Four Digits of Acct. No.	Creditor	Collateral Address	Regular Monthly Payment	Gap Payment	Arrears
19.			32 Main St	Unknown		Unknown
20.			145 Carlos Road	Unknown		Unknown
21.			1012 Alden Drive	Unknown		Unknown
22.			17 Cottage St	Unknown		Unknown
23.			75-79 1/2 Lake Ave	Unknown		Unknown
24.			68 Crotty Rd	Unknown		Unknown
25.			Kirby Place	Unknown		Unknown
26.			7125 Fruitville Rd #1432	Unknown		Unknown
27.			Ironhouse Washington ul	Unknown		Unknown
28.		Fremont Investment & Loan	2577 Schurz Ave	Unknown		Unknown

☒ NONE

(c) **Claims Secured by Real Property of Debtor Seeks Mortgage Modification Mediation (MMM).** No later than 90 days from the petition date or the date the case converts to Chapter 13, Debtor shall file a motion seeking MMM. Information and forms related to MMM are available in the Court's procedure manual on the Court's website, [www.flmb.uscourts.gov](http://www.flmb.uscourts.gov). Pending the resolution of the MMM, the Plan Payments shall include the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross monthly income of Debtor and non-filing spouse, if any (after deducting homeowner's association fees), or the normal monthly contractual mortgage payment; or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property. If Debtor obtains a modification of the mortgage, the modified payments shall be included in the Plan Payments. Debtor will not receive a discharge of personal liability on these claims.

☒ NONE

(d) **Claims Secured by Real Property or Personal Property to Which 11 U.S.C. § 506 Valuation APPLIES (Strip Down).** Under 11 U.S.C. § 1322 (b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. **A separate motion to determine secured status or to value the collateral must be filed.** Payment on the secured portion of the claim, estimated below, is included in the Plan Payments. Unless otherwise stated in Section E, the Plan Payments do not include payments for escrowed property taxes or insurance.

☒ NONE

(e) **Liens to be Avoided Under 11 U.S.C. § 522 or Stripped Off Under 11 U.S.C. § 506.** Debtor must file a separate motion under 11 U.S.C. § 522 to avoid a judicial lien or a nonpossessory, nonpurchase money security interest because it impairs an exemption or under 11 U.S.C. § 506 to determine secured status and to strip a lien.

☒ NONE

(f) **Payments on Claims Secured by Real Property and/or Personal Property to Which 11 U.S.C. § 506 Valuation DOES NOT APPLY Under the Final Paragraph in 11 U.S.C. § 1325(a).** The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for Debtor's personal use; or (2) incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the Plan with interest at the rate stated below.

☐ NONE

(g) **Claims Secured by Real or Personal Property to be Paid with Interest Through the Plan under 11 U.S.C. § 1322(b)(2).** The following secured claims will be paid in full under the Plan with interest at the rate stated below.

Last Four Creditor  
Digits of  
Acct. No.

Collateral Description /  
Address

Claim Amount

Payment Through  
Plan

Interest  
Rate

1.

2.

☒ NONE

(h) **Claims Secured by Personal Property - Maintaining Regular Payments and Curing Arrearages, if any, Under 11 U.S.C. § 1322(b)(5).** Under 11 U.S.C. § 1328(a)(1), unless the principal amount of the claim is paid in full through the Plan, Debtor will not receive a discharge of personal liability on these claims.

☒ NONE

**(i) Secured Claims Paid Directly by Debtor.** The following secured claims are being made via automatic debit/draft from Debtor's depository account and will continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. Because these secured claims are not provided for under the Plan, under 11 U.S.C. § 1328(a), Debtor will not receive a discharge of personal liability on these claims.

☒ NONE

**(j) Surrender of Collateral/Property that Secures a Claim.** Debtor will surrender the following collateral/property. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors upon the filing of this Plan.

☒ NONE

**(k) Secured Claims that Debtor Does Not Intend to Pay.** Debtor does not intend to make payments to the following secured creditors. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor with respect to these creditors upon the filing of this Plan. Debtor's state law contract rights and defenses are neither terminated nor abrogated. Because these secured claims are not provided for under the Plan, under § 1328(a), Debtor will not receive a discharge of personal liability on these claims.

**6. LEASES/EXECUTORY CONTRACTS.** As and for adequate protection, the Trustee shall disburse payments to creditors under leases or executory contracts prior to confirmation of the Plan, as soon as practicable, if the Plan provides for payment to creditor/lessor, the creditor/lessor has filed a proof of claim or Debtor or Trustee has filed a proof of claim for the secured creditor/lessor under 11 U.S.C. § 501(c), and no objection to the claim is pending. If Plan Payments are timely paid, payments to creditors/lessors under the Plan shall be deemed contractually paid on time.

☒ NONE

**(a) Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid and Arrearages Cured Through the Plan Under 11 U.S.C. § 1325(b)(5).** Debtor assumes the following leases/executory contracts and proposes the prompt cure of any prepetition arrearage as follows. Under 11 U.S.C. § 1328(a)(1), if the claim of the lessor/creditor is not paid in full through the Plan, Debtor will not receive a discharge of personal liability on these claims.

☐ NONE**(b) Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid**

**Directly by Debtor.** Debtor assumes the following lease/executory contract claims that are paid via automatic debit/draft from Debtor's depository account and are to continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. Because these leases/executory contracts are not provided for under the Plan, under 11 U.S.C. § 1328(a), Debtor will not receive a discharge of personal liability on these claims.

	Last Four Digits of Acct. No.	Creditor/Lessor	Property/Collateral
1.	5623A	Arbor Terrace RV Resort	RV Lot Rent
2.	1432	Sun Outdoors Sarasota	RV Lot Rent
3.	0005	Sun Outdoors Sarasota	RV Lot Rent

☒ NONE**(c) Rejection of Leases/Executory Contracts and Surrender of Real or Personal Leased**

**Property.** Debtor rejects the following leases/executory contracts and will surrender the following leased real or personal property. The automatic stay under 11 U.S.C. §§ 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan.

7. **GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a pro rata share of the balance of any funds remaining after payments to the above-referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$0.00 .

**D. GENERAL PLAN PROVISIONS:**

1. Secured creditors, whether or not provided for under the Plan, shall retain the liens securing such claims.
2. Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by order of the Court.
3. If Debtor fails to check (a) or (b) below, or if Debtor checks both (a) and (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise. Property of the estate
  - ☐ (a) shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise, or
  - ☒ (b) shall vest in Debtor upon confirmation of the Plan.



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Page 9 of 13  
4. The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. Unless otherwise ordered by the Court, the Trustee shall only pay creditors with filed and allowed proofs of claim. An allowed proof of claim will control, unless the Court orders otherwise.

5. Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

6. Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide the Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered, consented to by the Trustee, or ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to the Plan Payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall not spend any tax refund without first having obtained the Trustee's consent or Court approval.**

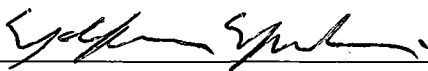
**E. NONSTANDARD PROVISIONS as Defined in Federal Rule of Bankruptcy Procedure 3015(c).** Note: Any nonstandard provisions of this Plan other than those set out in this Section are deemed void and are stricken. Homes listed in section 5b are all unknown amounts and true creditors are not defined due to criminally negligent transfers on the behalf of the original creditor. The amounts owed, if any will have to be adjudicated via adversary proceedings and once completed the plan will be amended with verifiable evidentiary support in order to complete an amended plan to be confirmed and executed for discharge. All adversary proceedings will be filed within 30 days of the date of this plan.

### CERTIFICATION

By filing this document, the Attorney for Debtor, or Debtor, if not represented by an attorney, certifies that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Model Plan adopted by this Court, and that this Plan contains no additional or deleted wording or nonstandard provisions other than any nonstandard provisions included in Section E.

**SIGNATURE(S):**

Debtor(s)



Date

September 7, 2024

Alfonso Amelio

Date

Attorney for Debtor(s)

Date

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45

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

In re:	)	
	)	
Alfonso Amelio	))	Case No. 24-05039-CED
	)	
Debtor	)	Chapter 13
_____	)	

**CERTIFICATE OF SERVICE**

I hereby certify that on, September 7, 2024, a copy of CHAPTER 13 PLAN, was served electronically and/or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Respectfully submitted,



Alfonso Amelio, Debtor Pro Se

VIA ELECTRONIC AND/OR USMAIL  
Attached Service List

## SERVICE LIST

AEJ 160 E 89th LLC  
c/o Kossoff, PLLC  
217 Broadway, Suite 401  
New York, NY 10007

Ally Financial  
Attn: Bankruptcy Dept  
PO Box 130424  
Roseville, MN 55113

Jenelle C. Arnold  
ALDRIDGE PITE, LLP  
Attorneys for Nationstar Mortgage LLC  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933

American Agencies  
2491 Paxton St  
Harrisburg, PA 17111-1036

America's Servicing Co  
Attn: Bankruptcy Dept  
3476 Stateview Blvd  
Fort Mill, SC 29715-7203

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

American Tax Funding, LLC  
PO Box 863517  
Orlando, FL 32886-3517

Ameriquest Mortgage Co  
15301 Spectrum Dr Ste 450  
Addison, TX 75001-6436

AMGRO  
100 North Pkwy  
Worcester, MA 01605-1349

Amity Associates  
PO Box 123  
Mount Freedom, NJ 07970-0123  
ASC Collections  
PO Box 7739  
Rochester, MN 55903-7739

Whitehall Properties II LLC  
Todd Nashins  
Borah, Goldstein, Altschuler, Nahins & Goidel, P.C.  
377 Broadway  
New York, NY 10013-3993

BAC Home Loans Servicing  
f/k/a Countrywide Home Loans Servicing,  
1800 Tapo Canyon Rd  
Simi Valley, CA 93063-6712

Bank of America  
f/k/a Countrywide Home Loans Servicing,  
1800 Tapo Canyon Rd  
Simi Valley, CA 93063-6712

Diana Eng  
Blank Rome LLP (NYC)  
1271 Avenue of the Americas  
New York, NY 10020  
*Counsel for Ocwen Loan Servicing, LLC*

AEJ 160 E 89 ST LLC  
Brian Y. Epstein, Esq.  
BELKIN BURDEN GOLDMAN, LLP  
60 E 42nd St, 16th Floor  
New York, New York 10165

Brandt, Milnes & Rea, P.C.  
310 Grant St Ste 1109  
Pittsburgh, PA 15219-2227

Capital One, N.A.  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Capital One Financial Corporation  
1680 Capital One Drive  
McLean, VA 22102

Charter Communications  
Spectrum Corporate Headquarter  
400 Washington Blvd.  
Stamford, CT 06902

CIT Bank, N.A., fka OneWest Bank, N.A.,  
fka OneWest Bank, FSB  
P.O. Box 9013  
Addison, Texas 75001

CitiBank USA N.A.  
PO Box 6181  
Sioux Falls, SD 57117-6181

City of Middletown  
16 James St  
Middletown, NY 10940-5724\

Colony Pointe Townhouse Assoc  
102 Broadway St Ste 500  
Carnegie, PA 15106-2486

Consolidated Edison of New York, Inc.  
Att. Law Department  
4 Irving Place RM 1875  
New York, NY 10003

Convergent Outsourcing, Inc.  
PO Box 9004  
Renton, WA 98057

CountryWide Home Loans  
450 American St  
Simi Valley, CA 93065-6285

Credit Center Inc  
7 Finance Dr  
Danbury, CT 06810-4133

Credit Collection Services  
PO Box 447  
Norwood, MA 02062-0447

Jamie C. Krapf  
Crowell & Moring LLP (NYC)  
590 Madison Avenue  
New York, NY 10022  
*Counsel for McCabe, Wesiburg & Conway, P.C.*

Daniel Brownstein and Maya Lahav  
400 Birch Pl  
Westfield, NJ 07090-4302

Department of Environmental Protection  
Customer Service Center  
59-17 Junction Boulevard, 13th Floor  
Flushing, NY 11373

Deutsche Bank National Trust  
c/o Ocwen Loan Servicing, LLC  
PO Box 24605  
West Palm Beach, FL 33416-4605

Jonathan B. Nelson, Esq.  
Dorf & Nelson LLP  
The International Corporate Center  
555 Theodore Fremd Avenue, Rye, NY 10580  
*Counsel for Concrete Properties LLC*

Ida A. Moghimi-Kian, esq.  
Diaz Anselmo & Associates, P.A.  
Attorneys for Creditor  
P.O. BOX 19519  
Fort Lauderdale, FL 33318

EMC Mortgage, LLC  
2780 Lake Vista Dr  
Lewisville, TX 75067-3884

Eiges & Orgel  
233 Broadway Rm 2205  
New York, NY 10279-2300

Eversource Energy  
300 Cadwell Drive  
Springfield, MA 01104

Zachary Gold, Esq.  
FRIEDMAN VARTOLO LLP Attorneys for Plaintiff  
85 Broad Street  
Suite 501  
New York, NY 10004

Federal National Mortgage Association  
c/o Seterus, Inc.  
PO Box 1047  
Hartford, CT 06143

Gregg P. Tabakin  
Fein, Such Fein, Such, Kahn &

Shepard, P.C (NJ )  
7 Century Drive, Suite 201  
Parsippany, NJ 07054  
*Counsel for Fein, Such & Crane LLP*

First Horizon  
PO Box 1545  
Memphis, TN 38101-1545

First Tennessee Bank, Nat'l Assoc  
PO Box 1469  
Knoxville, TN 37901-1469  
Fischer and Burstein, P.C.  
98 Cuttermill Rd  
Great Neck, NY 11021-3036

Alyssa Anne Sussman  
Goodwin Procter, LLP (NYC)  
The New York Times Building  
620 Eighth Avenue  
New York, NY 10018-1405  
*Counsel for Quicken Loans, Inc.*

Galia Hourl  
Eyal Ronen  
3228 Schley Avenue  
Bronx, NY 10465

Gross Polowy, LLC  
Attorneys for Nationstar Mortgage LLC  
And Seterus, Inc  
Attn: Ahmet A. VanHorn, Esq.  
1775 Wehrle Drive, Suite 100  
Williamsville, NY 14221  
Harry Burstein  
Fischer and Burstein, P.C.  
98 Cutter Mill Road  
Great Neck, NY 11021

Fischer and Burstein, P.C.  
98 Cuttermill Rd  
Great Neck, NY 11021-3036

Jonathan Schwalb, Esq.  
FRIEDMAN VARTOLO LLP  
85 Broad Street Suite 501  
New York, New York 10004

Home Dept/ Citibank  
Attn: Bankruptcy Dept.  
P.O. Box 6497  
Sioux Falls, SD 57117

Anthony J. Ortiz, Esq.  
Friedman Vartolo LLP  
85 Broad Street, Suite 501  
New York, NY 10004

FRIEDMAN VARTOLO LLP  
1325 Franklin Avenue, Suite 160  
Garden City, NY 11530

Francesca A. Arcure, Esq  
Hill Wallack LLP  
21 Roszel Road  
Princeton, NJ 08543-5226  
*Attorneys for MTGLQ Investors, LP*

Greenspoon Marder LLP  
Trade Centre South  
100 W. Cypress Creek Road, Suite 700  
Fort Lauderdale, FL 33309  
*Attorneys for Real Estate Growth Fund, LLC*

Homeq  
PO Box 13716  
Sacramento, CA 95853-3716

Homeward Residential  
1525 S Belt Line Rd  
Coppell, TX 75019-4913

HSBC Bank USA, N.A.  
2929 Walden Ave C17  
Attn Business Services  
Depew, NY 14043

IC Systems  
PO Box 64378  
Saint Paul, MN 55164

IndyMac Bank  
PO Box 4045  
Kalamazoo, MI 49003

Jeanne Omior  
30190 US Hwy 19N #1144  
Clearwater, FL 33761

Angelina E. Lim  
Johnson, Pope, Bokor, Ruppel & Burns, LLP  
401 E. Jackson Street, Ste 3100  
Tampa, FL 33602

Kohls  
PO Box 3115  
Milwaukee, WI 53201-3115

Louis A. Levithan, Esq.  
Knuckles, Komosinski, & Manfro, LLP  
565 Taxter Road, Suite 590  
Elmsford, NY 10523

Leopold & Associates, PLLC.  
80 Business Park Drive, Suite 110  
Armonk, NY 10504

Mackiewicz & Associates, LLC  
625 Washington St  
Hoboken, NJ 07030-4921

Christian Savio, Esq.  
LAW OFFICES OF MANDEL, MANGANELLI &  
LEIDER, P.A.  
Attorneys for Wilmington Savings  
1900 NW Corporate Blvd., Suite 305W  
Boca Raton, FL 33431

McCabe, Weisberg & Conway, LLC  
Attorneys for DEUTSCHE BANK NATIONAL  
TRUST COMPANY  
145 Huguenot Street, Suite 210  
New Rochelle, NY 10801

Charles Jeanfreau  
McCalla Raymer Leibert Pierce, LLC  
485 Route 1 South, Building F Suite 300  
Iselin, NJ 08830  
*Counsel for Federal National Mortgage  
Association, Seterus, Inc. and One West Bank, N.A.*

Chelsea Nixon  
McCabe, Weisberg & Conway, LLC  
Suite 1400  
123 South Broad Street  
Philadelphia, PA 19109

Paul MacPherson  
250 Sweet Gum Road  
Pittsburgh, PA 15238-1348

PNC Bank  
PO Box 5570  
Cleveland, OH 44101-0570

MTGLQ Investors, LP  
c/o KML Law Group, PC  
216 Haddon Ave Ste 406  
Westmont, NJ 08108-2812

MTGLQ Investors, LP  
Rushmore Loan Management Services, LLC  
P.O. Box 55004  
Irvine, CA 92619-2708

Nationstar  
PO Box 619096  
Dallas, TX 75261-9096  
Nationstar Mortgage  
350 Highland Dr  
Lewisville, TX 75067

Nationstar Mortgage  
PO Box 130536  
Dallas, TX 75313

Norris McLaughlin & Marcus, P.A.  
Attorneys for Colony Pointe  
Townhouse Association, Inc.  
c/o Melissa A. Pena, Esq  
875 Third Avenue, 8th Floor  
New York, NY 10022

NRZ REO VIII, LLC  
KML LAW GROUP, P.C. Attn: Thomas Puleo,  
701 Market St  
Philadelphia, PA 19106-1538

NS161, LLC  
c/o SN Servicing Corp  
323 5th St  
Eureka, CA 95501-0305

Ocwen Loan Servicing  
PO Box 24646  
West Palm Beach, FL 33416

One West Bank  
6900 Beatrice Dr.  
Kalamazoo, MI 49009

Orange and Rockland Utilities, Inc  
390 West Route 59  
Spring Valley, NY 10977

Pittsburgh Water & Sewer Authority  
GRB Law  
437 Grant Street, 14th Floor  
Frick Building  
Pittsburgh, PA 15219-6101

Phillips Lytle, LLP  
First Federal Plaza  
28 E Main St Ste 1400  
Rochester, NY 14614-1935

PNC Mortgage  
PO Box 5570  
Cleveland, OH 44101

Michael Pellegrino  
Pellegrino & Feldstein, L.L.C.  
290 Route 46  
West Danville, NJ 07834

Quicken Loans  
1050 Woodward Ave  
Detroit, MI 48226-1906

Veronica M. Rundle, Esq.  
RAS Boriskin, LLC  
900 Merchants Concourse  
Westbury, New York 11590

Real Time Resolutions  
1349 Empire Central Dr Ste 1  
Dallas, TX 75247-4066

Miriam Rosenblatt  
Robertson, Anschutz & Schneid, P.L.  
Attorneys for Deutsche Bank  
National Trust Company  
6409 Congress Ave  
Boca Raton, FL 33487

Rosicki, Rosicki & Assoc  
51 E Bethpage Rd  
Plainview, NY 11803-4224

Rushmore Capital Partners, LLC  
65 Broadway Ste 835  
New York, NY 10006-2503

Rushmore Loan Management Services  
PO Box 55004  
Irvine, CA 92619-5004

Alina H. Eyet  
Sandelands Eyet, LLP  
145 Pine Haven Shores Road  
Shelburne, VT 05482

Saxton Mortgage Services  
4718 Mercantile Dr  
Fort Worth, TX 76137-3605

Specialized Loan Servicing  
8742 Lucent Blvd Ste 300  
Highlands Ranch, CO 80129-2386

THE LAW OFFICES OF JEREMY S. SUSSMAN  
Attorneys for NS161, LLC  
225 Broadway, Suite 3800  
New York, NY 10007

SW Credit Systems  
4120 International Pkwy Ste 1100  
Carrollton, TX 75007-1958

Town of New Milford  
c/o Jessica Grossarth Kennedy, Esq.  
Pullman & Comley, LLC  
850 Main Street, 8th Floor  
Bridgeport, CT 06601

US Bank National Association as Trustee  
c/o Richard M. Squire & Associates, LLC  
115 West Avenue  
Suite 104  
115 West Avenue  
Jenkintown, PA 19046-2031

SYNCB/Lowes  
PO Box 965005  
Orlando, FL 32896-5005  
SW Credit Systems  
4120 International Pkwy Ste 1100  
Carrollton, TX 75007-1958

The Bank of New York Mellon  
c/o Buckley Madole, P.C.  
420 Lexington Ave Rm 840  
New York, NY 10170-0840

Max Reinhardt, Esq  
The Legal Aid Society – Civil Practice  
Bronx Neighborhood Office – Housing Unit  
260 East 161st Street, Floor 8  
Bronx, NY 10451

Wesley M. Meyer  
Buckley Madole, P.C.  
PO Box 9013  
Addison, TX 75001

Veripro Solutions, Inc  
PO Box 3572  
Coppell, TX 75019-9572

Wells Fargo Bank  
PO Box 10335  
Des Moines, IA 50306-0335

Weinstein & Riley, BK Svcs  
2001 Western Ave# 400  
Seattle, WA 98121-3132

Wilmington Savings Fund Society, FSB  
c/o Knuckles, Komosinski & Manfro, LLP  
565 Taxter Rd Ste 590  
Elmsford, NY 10523-2300

Wilmington Savings Fund Society, FSB  
c/o Rushmore Loan Management Services  
PO BOX 55004  
Irvine, CA 92619

Deborah J. Piazza, Esq.  
TARTER KRINSKY & DROGIN LLP  
1350 Broadway, 11th Floor  
New York, New York 10018

U.S. Bank National Association  
Nationstar Mortgage LLC  
PO Box 619096  
Dallas, TX 75261-9741

Village of Shadyside Community Assoc  
c/o Arnheim & Neely, Inc  
425 N Craig St Ste 100  
Pittsburgh, PA 15213-1187

Wells Fargo Bank  
PO Box 10335  
Des Moines, IA 50306-0335

Wilmington Savings  
c/o Knuckles, Komosinski & Manfro, LLP  
565 Taxter Rd Ste 590  
Elmsford, NY 10523-2300

160 East 89th Street Realty Corp.  
c/o Borah Goldstein Alshuler Nahins & Goidel PC 377  
Broadway, 6th Floor  
New York, NY 10013-6020

Kerri Ann Hofer  
Richard N Hofer  
20 SHANNON LANE, COS COB, CT 06807

62-64 Bank Street, LLC  
20 SHANNON LANE, COS COB, CT 06807

John D Tower  
CRAMER & ANDERSON LLP  
51 Main Street  
New Milford, CT 06776  
Attorney for Plaintiff

BELKIN • BURDEN • GOLDMAN LLP  
Attorneys fofitJudgment Creditor  
One Grand Central Place  
60 East 42nd Street, 16th Floor  
New York, 144w York 10165

John J. Marshall  
6800 Paragon Place, Suite 202  
Richmond, VA 23230-1656

Fischer and Burstein, P.C.  
99 Park Avenue, Suite 1100  
New York, New York 10016

Fischer and Burstein, P.C.  
118-35 Queens Blvd Suite 1210  
Forest Hills, NY 11375

Roman Grutman, Esq., Esq.  
Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
900 Merchants Concourse, Westbury, NY 11590

Robert Williams, Esq.  
Hladik, Onorato & Federman, LLP  
Addr 1451 Chews Landing Rd Ste100  
Laurel Springs, NJ 08021